

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Bushman et al.  
App. No : 10/679,275  
Filed : October 10, 2003  
For : SECURE ELECTRONIC PAYMENT  
MESSAGING SYSTEM WITH  
RECONCILABLE FINALITY  
Examiner : Brian E. Fertig  
Art Unit : 4124  
Conf # : 7516

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May 9, 2008

(Date)

  
Jarom D. Kessler, Reg. No. 57,0467

**AMENDMENTS AND RESPONSE TO OFFICE ACTION DATED NOVEMBER 9, 2007**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated November 9, 2007, Applicant respectfully submits the following amendments and comments in connection with the above-captioned application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.